

just educate students about saving money, the CP Federal Credit Union takes it a step further and provides students the means to do so.

The impact of this program on the lives of young people in Jackson is immeasurable. More schools have committed to teaching personal finance in their classrooms than ever before; 674 presentations were given during the 2001–2002 school year and 15,000 students were reached. Due to the efforts of these good people and others around the state, Michigan rates No. 1 out of all the States where credit unions are working with youth. Michigan also tops the list in the number of presentations given nearly half of which were given by the CP Federal Credit Union.

I commend John Crist and all the employees of the CP Federal Credit Union for their commitment to youth and their efforts to prepare our students for the future. I hope that you will all join me in congratulating them for earning the 2002 National Desjardins Youth Financial Education Award.

TRIBUTE TO MR. AND MRS.  
HUTCHINS

**HON. DONALD M. PAYNE**

OF NEW JERSEY

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, February 25, 2003*

Mr. PAYNE. Mr. Speaker, I rise today to recognize Winnie Hollis Hutchins and John Lee Hutchins on the occasion of their 50th wedding anniversary.

Married on March 18, 1953 in Newark, New Jersey, Mr. and Mrs. Hutchins have made New Jersey their home. During their marriage they have striven to promote strong ideals of family, education, and community service to their five daughters, seven grandchildren, and four great-grandchildren.

Through both their church and independent community activism, Mr. and Mrs. Hutchins have devoted time to strengthening our community and to enriching the lives of all of those with whom they have come into contact. As they gather on March 14, 2003, to celebrate this wonderful occasion with family and friends, they set an example to those around them to the wonderful gifts that life has to offer.

Mr. Speaker, I am sure that my colleagues here in the U.S. House of Representatives join me today as I congratulate Mr. and Mrs. Hutchins on this joyous occasion and wish them health and happiness as they continue their journey together.

RECOGNIZING ELIZABETH RAINE

**HON. SAM GRAVES**

OF MISSOURI

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, February 25, 2003*

Mr. GRAVES. Mr. Speaker, I proudly pause to recognize Elizabeth Raine, a very special young woman who has exemplified the finest qualities of citizenship and leadership by taking an active part in the Girl Scouts of America, Troop 1444, and in earning the most prestigious honor of the Gold Award.

The Girl Scout Gold Award is the highest achievement attainable in Girl Scouting. To

earn the Gold Award, a Scout must complete five requirements, all of which promote community service, personal and spiritual growth, positive values, and leadership skills. The requirements include: (1) Earning four interest project patches, each of which requires seven activities that center on skill building, technology, service projects, and career exploration; (2) earning the Career Exploration Pin, which involves researching careers, writing resumes, and planning a career fair or trip; (3) earning the senior Girl Scout Leadership Award, which requires a minimum of 30 hours of work using leadership skills; (4) designing a self-development plan that requires assessment of ability to interact with others and prioritize values, participation for a minimum of 15 hours in a community service project, and development of a plan to promote girl scouting; and (5) spending a minimum of 50 hours planning and implementing a Girl Scout Gold Award project that has a positive lasting impact on the community.

For her Gold Award project, Elizabeth taught science classes to younger children.

Mr. Speaker, I proudly ask you to join me in commending Elizabeth Raine for her accomplishments with the Girl Scouts of America and for her efforts put forth in achieving the highest distinction of the Gold Award.

TRIBUTE TO TOM HIGGINS

**HON. PETER J. VISCLOSKY**

OF INDIANA

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, February 25, 2003*

Mr. VISCLOSKY. Mr. Speaker, it is with great sincerity and enthusiasm that I wish to congratulate a distinguished member of the First Congressional District of Indiana. Mr. Tom Higgins has been a fixture of the Northwest Indiana community since his radio career began in 1955. The Communicators of Northwest Indiana will deservedly honor him on Thursday, February 20, 2003 as a salute to his dedicated service, and to congratulate him on his retirement. Proceeds from the event will benefit the Scholarship Fund of the Communicators of Northwest Indiana.

Mr. Speaker, Tom Higgins carried a passion for broadcasting throughout his educational career at Indiana University, where he earned a degree in Radio Journalism in 1955. During this time in Bloomington, Tom worked at WFIU as a news and scriptwriter, on-air personality, and news director. He also found an outlet for his talents at WTTS, where he hosted a weekly program. It was at Indiana University where Tom began to pursue his interest in radio and television journalism, and he was able to hone and perfect his talents while at this prestigious university.

After graduating from Indiana University, Tom began his broadcasting career at WLOI radio station in LaPorte, Indiana. After a tour in the military, he returned to Northwest Indiana in 1957 and began working at WWCA in Gary. Tom not only blessed the citizens of Gary with his talents, but he also worked part time at WAKE in Valparaiso, Indiana, eventually calling football games for Valparaiso University. He later returned full time to WWCA, where he used his talents in various positions, including announcer, air personality, producer, and station manager, until July 1983. During

his tenure at WWCA, Tom developed a four station network to expand an existing live radio show named "Third Tuesday", which aired with a live audience, orchestra, and notable guests, for two years.

Mr. Speaker, station managers in Northwest Indiana recognized the talent that Tom possessed for broadcasting in radio and, because of this strong background, provided him an opportunity to pursue a television career in 1967. He served as the play-by-play announcer for the regional telecast of the Indiana State High School Basketball Tourney for six years. During his work for the Senior Little League World Series, Tom was given the opportunity to broadcast games that were featured in Delaware, California, Aruba, and Taiwan, as well as locally. He also worked as the play-by-play announcer for the Indiana All-Star football game in 1982.

In search of a new challenge, Tom joined the staff at Indiana University Northwest in Gary as the Director of Community Relations and development in 1984. He was eventually named the Director of Alumni Relations, a position he successfully held for sixteen years. During that time, Tom was quickly asked to return to the broadcasting business. He worked part time at WWJY-FM in Crown Point, and later tackled the additional responsibility of co-anchor of a new television news hour at WYIN. Tom recalls an extensive period of time where he would work the morning shift at WWJY, direct the Alumni Affairs office during the workday, and co-host the Indiana Nightly Report each day. It is this work ethic and dedication on which the people of Northwest Indiana pride themselves, and it allowed Tom to achieve the success that he has enjoyed.

Mr. Speaker, at this time I ask that you and my other distinguished colleagues join me in honoring and congratulating Mr. Tom Higgins for an outstanding career, not only in broadcast journalism, but in service to his community. Tom's leadership and passion for his career are to be commended, and his professional absence from the Northwest Indiana community will surely be missed.

HONORING THE CONTRIBUTIONS  
OF LUTHERAN SCHOOLS

**HON. DOUG BEREUTER**

OF NEBRASKA

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, February 25, 2003*

Mr. BEREUTER. Mr. Speaker, as a graduate of a Lutheran elementary school and an individual well-acquainted with the many first-rate Lutheran educational institutions in his congressional district, today this Member introduced a resolution congratulating Lutheran schools, students, parents, teachers, administrators, and congregations across the nation for their ongoing contributions to education.

This Member is proud of the Lutheran schools in the First Congressional District of Nebraska and those throughout the nation which deliver high-quality educational opportunities and challenge students to reach their full academic and spiritual potential.

Not only are Lutheran schools known for their academic quality, but for their ability to aid moral development. These institutions provide spiritual guidance to students, instilling fundamental values that are crucial to personal development. Through their education,